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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Terry Allen-Rouman, *et al.*

Application No.: 09/991,364

Filed: November 15, 2001

For: **ONLINE INCREMENTAL
PAYMENT METHOD**

Customer No.: 20350

Confirmation No. 2552

Examiner: Debra F. Charles

Art Unit: 3624

**AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE EXAMINING
GROUP 3624**

Mail Stop AF

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed September 6, 2005 on the above-referenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.